Committed to your Community.

PERMA is the largest and most successful self-insurance pool for public entities in New York State, and one of the largest in the country. We are a non-profit association created by and governed by local officials. Over 530 cities, towns, villages, counties, fire districts, school districts, and other special districts have chosen PERMA to manage the safety of their workplaces and their workers’ compensation claims.

PERMA covers all municipal employees under the general workers’ compensation statute, and volunteer firefighters under the Volunteer Firefighters’ Benefit Law. The cost of coverage reflects expected losses and the cost to administer the program.

With an asset base of over $166 million dollars, PERMA’s finances are healthier than most and we have been recognized 15 years in a row with a Certificate of Excellence in Financial Reporting from the Government Finance Officers Association (GFOA). In addition, we hold ourselves accountable by adhering to the Governmental Accounting Standards Board (GASB) standards. This is the financial strength one would expect from over 530 municipalities with the same goal of containing costs for public entities and their taxpayers by reducing losses and expenses associated with workers’ compensation coverage.